AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning at p. 3, [0006] as follows:

One system which allows individuals' efforts to maintain their health to be reflected in their insurance premiums is the health target control system shown in FIG. 17, which was recently published as Japanese Patent Publication 2000-276525. This invention concerns an insurance product 101 by which an individual's life insurance premium is discounted according to how healthy he is. A person who has signed an insurance contract regularly enters his exercise data via input device 103 at a fitness center designated by the insurance company. Processing unit 104 includes a health level calculation unit 109, which calculates the person's state of health using various files (not pictured) stored in memory device 102, including file 201, which manages the length of time the person has been studied; file 202, which contains the test results that give the result of the study; file 203, which contains the person's health diagnosis; and file 204, which contains his exercise record. Processing unit 110 calculates the discount rate for that individual's insurance premium, and based on this discount rate calculates his actual premium. The insurance product 101 may also include a display device 105, a printer device 106, a portable read/write device 108, and a communication device 107. It could happen that an insured, in order to receive the premium discount or other special treatment such as various free services, would get a friend to impersonate him and create a spurious exercise record file. However, the health target control system disclosed in Japanese Patent Publication 2000-276525 gives no consideration to preventing another person from assuming the insured's identity and creating false data such as a spurious exercise record file. Since the aforesaid premium discount or other favorable treatment is predicated on the insured's own effort to maintain his health, it is necessary to verify that the person inputting the exercise record is actually the insured and not someone pretending to be the insured. To verify that the insured himself is

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actually exercising, we must verify both that this is the correct person and that he is exercising. Numerous techniques may be found in the public record to do the single job of verifying the person's identity. For example, in U.S. Pat. No. 4,528,442, applied for by the parent company of the current inventors, the person's answers to a number of questions are compared with previously recorded answers given by the person himself to verify his identity.

Please amend the paragraph beginning at p. 19, [0044] as follows:

The exercise monitor has the capability of verifying that the person who is wearing it is actually the insured and not someone impersonating him (the identity-checking function). This prevents the insured from illegally procuring favorable treatment such as a rate discount by having someone else wear the monitor while exercising. The insurance company (or the health guidance company) 200 calls the person on telephone 100 without notice and asks him questions about himself which must have specific answers. Questions that he might be asked in an identity check include PIN number or date of birth, or questions that the insured would be able to answer easily without thinking, such as favorite color, blood type, animal in Chinese zodiac, astrological sign, or place of birth.

Please amend the paragraph beginning at p. 31, [0067] as follows:

In FIG. 6, the monitor determines whether the user has, while he is resting, selected a new menu, or whether he has completely stopped exercising, and goes into its final processing. In Step 19, the monitor reads in data input via the keys of operating unit 30. If a new menu is selected in Step 20, the processing entailed by the menu is activated in Step 21, and we go back to Step 02, from which the processing continues. If a new menu is not selected in Step 20, in Steps 22 and 23 a warning is sounded a given number of times, the essential data are stored at Step 24 in a non-volatile memory and

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the power supply is disconnected. In Step 23, if the warning has not yet been output the specified number of times, we return to Step 02 and processing resumes.

Please amend the paragraph beginning at p. 34, [0079] as follows:

If Method B1 is recognized in Step 210 in FIG. 7, the exercise monitor outputs a vibration to indicate that the wearer should perform a specific exercise at Step 211. When the wearer feels this vibration, he performs an exercise determined ahead of time. For example, if the monitor is a pedometer, he might take ten steps, pause five seconds, and take another ten steps. In Step 212, an acceleration sensor detects this exercise, and the data are read and recorded. If the person is not actually wearing the monitor, he will be unable to produce this sort of conditioned response; so the test can be used to verify that he is wearing the monitor. In Step 213, the monitor determines whether a specified period of time has elapsed. If it has, in Step 214 it records the type of exercise, the amount and the time. In Step 215, the monitor determines whether the exercise which the wearer was instructed to perform has been detected. In Steps 216 and 217, it establishes either that the exercise was detected or that it was not. The monitor then leaves the verification routine and proceeds to Step 05. The specified exercise may be determined beforehand, as described above, or a different request may be displayed on screen 20 each time verification is attempted.

Please amend the paragraph beginning at p. 41, [0097] as follows:

If Method A1 is not selected in Step 302 of FIG. 12, we move to Step 311 in FIG. 13 and verify the person's identity using Method A2. In Step 311 of Method A2, the screen displays information needed to collect physiological data to check the person's identity. At the same time, a warning sound is emitted. If in Step 312 a specified time elapses and the needed data is not input, an "identity check incomplete" flag is set in Step 313. After the physiological data are entered in Step 312, they are read in Step 314.

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By "physiological data" are meant a fingerprint pattern, a cardiac pulse pattern, an ECG pulse pattern or the like. In Step 315 the monitor determines how well the recorded pattern fits a reference pattern. In Steps 316 and 317 flags representing the results of this determination are set. We then leave SUB 300 and proceed to Step 07.